

**Information to identify the case:**

Debtor 1	Brian J. Brickner	Social Security number or ITIN xxx-xx-2278
		EIN -----
Debtor 2 (Spouse, if filing)	Kimberly J. Brickner	Social Security number or ITIN xxx-xx-4493
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-34535-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian J. Brickner

Kimberly J. Brickner

12/7/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brian J. Brickner  
Kimberly J. Brickner  
Debtor(s)

Case No. 16-34535-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Dec 07, 2020

User: admin  
Form ID: 3180W

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Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Brian J. Brickner, Kimberly J. Brickner, 37 County Ave, Maple Shade, NJ 08052-2934
cr	+ ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ SPECIALIZED LOAN SERVICING LLC, PO Box 636007, Littleton, CO 80163-6007
516616198	+ ACAR Leasing Ltd, d/b/a GM Financial Leasing, PO Box 183853, Arlington, VA 76096-3853
516569504	+ ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
516569497	+ Advocare Neurology of SJ, PO Box 3001 D52, Voorhees, NJ 08043-0598
516569498	+ Allied Interstate LLC, PO Box 4000, Warrenton, VA 20188-4000
516569499	+ Amcol Systems, 111 Lancewood Road, Columbia, SC 29210-7523
516569500	+ American Medical Collection Company, 4 Westchester Plaza, Elmsford, NY 10523-1615
516569502	+ Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
516569503	+ Apex Asset Management, Attn: Bankruptcy Dept., PO Box 5407, Lancaster, PA 17606-5407
516569505	+ Asset Maximization Group, Inc., PO Box 190191, South Richmond Hill, NY 11419-0191
516569506	+ Asset Recovery Solutions, 2200 E Devon Ave #200, Des Plaines, IL 60018-4501
516569507	#+ Atlantic Credit & Finance, P.O. Box 13386, Roanoke, VA 24033-3386
516569509	+ BYL Collection Services, LLC., 301 Lacey St., West Chester, PA 19382-3727
516569511	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
516569512	+ Experian, PO Box 4500, Allen, TX 75013-1311
516569513	+ Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
516569515	+ GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516569519	+ Kennedy Medical Group, PO Box 95000, CL 4570, Philadelphia, PA 19195-0001
516569521	+ Lyons, Doughty & Veldhuis, PC, PO Box 1269, Mount Laurel, NJ 08054-7269
516569522	+ Maple Shade First Aid Squad, PO Box 207, Allentown, PA 18105-0207
516569523	+ Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
516569525	+ Rancocas Anesthesiology, PO Box 4640, Rutherford, NJ 07070-0464
516569526	+ Sage Capital Recovery, 1040 Kings Hwy. N., Cherry Hill, NJ 08034-1908
516569528	+ Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113
516761593	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516569529	+ Stat Imaging, 100 Brick Rd., Suite 101, Marlton, NJ 08053-2146
516569530	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
516569533	+ The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
516569535	+ Township of Maple Shade, Tax Collector's Office, 200 Stiles Avenue, Maple Shade, NJ 08052-2541
516569536	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
516569537	+ Virtua, PO Box 6028, Bellmawr, NJ 08099-6028

TOTAL: 33

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 07 2020 21:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 07 2020 21:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark

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cr	+ EDI: DRIV.COM	Dec 08 2020 02:03:00	Center, Suite 2100, Newark, NJ 07102-5235
516569501	+ EDI: PHINAMERI.COM	Dec 08 2020 02:03:00	Santander Consumer USA, Inc., P.O Box 961245, Ft. Worth, TX 76161-0244
516569508	+ EDI: BANKAMER.COM	Dec 08 2020 02:03:00	AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
516668835	EDI: BANKAMER.COM	Dec 08 2020 02:03:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516732917	+ EDI: PRA.COM	Dec 08 2020 02:03:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
516569510	+ EDI: CAPITALONE.COM	Dec 08 2020 02:03:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516639013	EDI: CAPITALONE.COM	Dec 08 2020 02:03:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516736145	EDI: BL-BECKET.COM	Dec 08 2020 02:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516569514	+ EDI: FSAE.COM	Dec 08 2020 02:03:00	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
516569516	+ EDI: IIC9.COM	Dec 08 2020 02:03:00	IC System, Inc., PO Box 64378, Saint Paul, MN 55164-0378
516569517	+ EDI: IIC9.COM	Dec 08 2020 02:03:00	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
516569518	+ EDI: IRS.COM	Dec 08 2020 02:03:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516569520	+ Email/Text: PBNCNotifications@perituservices.com	Dec 07 2020 21:29:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516569524	EDI: PRA.COM	Dec 08 2020 02:03:00	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
516788608	EDI: PRA.COM	Dec 08 2020 02:03:00	Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
516599880	+ EDI: DRIV.COM	Dec 08 2020 02:03:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
516569527	+ EDI: DRIV.COM	Dec 08 2020 02:03:00	Santander, PO Box 961245, Fort Worth, TX 76161-0244
516569531	EDI: RMSC.COM	Dec 08 2020 02:03:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
516569532	+ EDI: RMSC.COM	Dec 08 2020 02:03:00	Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
516768408	+ Email/Text: bncmail@w-legal.com	Dec 07 2020 21:30:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516569534	+ EDI: WTRRNBNK.COM	Dec 08 2020 02:03:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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**preferred address, or ## out of date forwarding orders with USPS.**

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
516761594	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2020 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecf@gmail.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmllawgroup.com
Robert P. Saltzman	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dnj@pbslaw.org
Thomas G. Egner	on behalf of Joint Debtor Kimberly J. Brickner tegner@mcdowelllegal.com tcuccini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
Thomas G. Egner	on behalf of Debtor Brian J. Brickner tegner@mcdowelllegal.com tcuccini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11